

Form 300a

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Patrick J. Reed
Jacqueline N. Reed
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 19-23693-JCM
Chapter: 13

Related to Document No. 79

Hearing Date: 1/21/25 at 02:00 PM

ORDER SCHEDULING DATE FOR RESPONSE
AND HEARING ON MOTION

AND NOW, this *The 26th of November, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 79, by the Chapter 13 Trustee


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before January 10, 2025***, any ***Response***, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on ***January 21, 2025 at 02:00 PM*** in Courtroom "C", 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.

(4) If either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* are not timely filed, once the Motion is approved, *without further notice or hearing, the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE.*



John C. Melaragno, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Patrick J. Reed
Jacqueline N. Reed
Debtors

Case No. 19-23693-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 26, 2024

User: auto
Form ID: 300a

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick J. Reed, Jacqueline N. Reed, 6475 2nd Ave, South Park, PA 15129-9523
15126365	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138864	+ Forbes Hospital, 2570 Haymaker Rd, Monroeville, PA 15146-3513
15126368	+ Gllesi/key Education R, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 27 2024 00:18:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 27 2024 00:19:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	^ MEBN	Nov 27 2024 00:07:07	Lakeview Loan Servicing, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 27 2024 00:34:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15126354	+ Email/Text: bncnotifications@pheaa.org	Nov 27 2024 00:17:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138850	^ MEBN	Nov 27 2024 00:10:16	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15126355	+ Email/Text: ally@ebn.phinsolutions.com	Nov 27 2024 00:16:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15126356	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 27 2024 00:16:00	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15126357	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 27 2024 00:18:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15126358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:45:23	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15126359	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 27 2024 00:16:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15137105	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 27 2024 00:16:00	Citizens Bank n.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919

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15126360	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15126361	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 27 2024 00:18:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15126364	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 27 2024 00:34:46	Dsnb Macys, Po Box 8218, Mason, OH 45040
15126362	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15130000	Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15126363	+ Email/Text: mrdiscen@discover.com	Nov 27 2024 00:16:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15212815	Email/Text: ECMCBKNotices@ecmc.org	Nov 27 2024 00:18:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15126367	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Nov 27 2024 00:17:00	Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15126366	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 27 2024 00:17:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15126369	+ Email/Text: bankruptcy@huntington.com	Nov 27 2024 00:19:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15159420	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 27 2024 00:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15126370	^ MEBN	Nov 27 2024 00:07:36	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15126371	+ Email/Text: BKRMailOPS@weltman.com	Nov 27 2024 00:18:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15126372	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 27 2024 00:19:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15126373	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 27 2024 00:16:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15130241	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 27 2024 00:17:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
15126374	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 27 2024 00:17:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15606546	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 27 2024 00:33:39	MidFirst Bank, C/O Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15126375	+ Email/PDF: bankruptcy_prod@navient.com	Nov 27 2024 00:16:27	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15153421	+ Email/Text: bncnotifications@pheaa.org	Nov 27 2024 00:17:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15166120	Email/PDF: bankruptcy_prod@navient.com	Nov 27 2024 00:16:35	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15126376	Email/Text: amieg@stcol.com	Nov 27 2024 00:17:00	State Collection Servi, Po Box 6250, Madison, WI 53716
15126377	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:16:19	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15126378	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:34:25	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
15126379	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:33:18	Syncb/jcp, Po Box 965007, Orlando, FL

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15126380	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:15:56	32896-5007 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15126381	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 27 2024 00:15:18	Synch/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15126682	^ MEBN	Nov 27 2024 00:13:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15153952	Email/Text: BNCnotices@dcmservices.com	Nov 27 2024 00:18:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15138159	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 00:19:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		MidFirst Bank
15138849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138851	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15138852	*+	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15138853	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15138854	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15138855	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15138856	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15138857	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15138860	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15138858	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15138859	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15138863	*P++	FIRSTMARK SERVICES, 121 S 13TH STREET STE 201, LINCOLN NE 68508-1911, address filed with court:, Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15138861	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138862	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15138865	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15138866	*+	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15138867	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15138868	*+	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15138869	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15138870	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15138871	*+	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15138872	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, Po Box 6250, Madison, WI 53716
15138873	*+	Synch/gapdc, Po Box 965005, Orlando, FL 32896-5005
15138874	*+	Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
15138875	*+	Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
15138876	*+	Synch/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15156298	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 2 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com, gmasterson@weltman.com
Lawrence Willis	on behalf of Debtor Patrick J. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Joint Debtor Jacqueline N. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8